

predatory loans, of misrepresenting the terms of the loans and the impact on the potential home buyer.

These people's handiwork can be seen in the number of home loans going bad. They pushed the American dream very hard, not telling the potential homeowner what the downside was. For too many Americans this American dream has turned into the American nightmare. We have to put a stop to it.

We make a strong contribution in this bill toward giving the able leaders in HUD, FHA, and in the IG the resources to deal with it.

Again, I thank my chair and her very good staff for all the hard work. While it is not perfect, it is very good legislation. I look forward to joining with my partner, Senator MURRAY, in supporting this legislation.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington State.

Mrs. MURRAY. Mr. President, I thank Senator BOND, who has been, as I said, a good partner working with me on this critical bill.

Again, we are on the floor this afternoon. We are ready and able to go to work if our colleagues would come and file their amendments. I think Senator BOND and I would be happy to move to third reading and pass the bill if nobody comes.

Mr. BOND. I agree with the chair. If somebody has a good amendment, we would sure like to see it and get started on it. Because the sooner you get here, the better consideration and, I might hasten to add, possibly the more favorable consideration you will receive.

I know there are some potentially good ideas lurking out there. So bring the good ideas now. If you have some ideas that are not so good, you can wait to the end and we will see if we can close it out.

Mrs. MURRAY. I assure my colleagues the Senator gets grouchy the longer he is out here.

Mr. BOND. There is a declining level of tolerance, I have noticed, sometimes when people are on the floor. So I join and urge the request to all our colleagues to come and offer such amendments as they choose to offer.

Mrs. MURRAY. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. ISAKSON. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. ISAKSON. Mr. President, I ask unanimous consent to be able to speak as in morning business.

The PRESIDING OFFICER (Mr. WHITEHOUSE). Without objection, it is so ordered.

(The remarks of Mr. ISAKSON are printed in today's RECORD under "Morning Business.")

Mr. INOUE. Mr. President, today the Senate begins consideration of the fiscal year 2010 transportation and housing and urban development appropriations bill. This bill includes total resources of \$122 billion; a level of funding that is \$1.2 billion below the administration's request. The programs funded by this bill are critical to our ongoing efforts both to support the economic recovery and to provide a safety net to the most vulnerable who have been impacted by the economic downturn. Specifically, this bill provides critical funding to our States and local communities for transportation infrastructure investments and for ensuring the safety of our transportation system. This bill also provides housing and services to our most vulnerable constituents and supports the efforts of our local communities as they continue to address the impacts of the foreclosure crisis.

The two managers of this bill, Senators MURRAY and BOND, have worked diligently to offer a strong bipartisan bill that tackles lingering major economic issues, and they have succeeded in doing so with limited resources. The committee supported their recommendations unanimously, and the bill was reported out of the Appropriations Committee on July 30 by a recorded vote of 30 to 0.

Members of the Senate have had the entire month of August to review the committee's recommendations. This bill is the fifth fiscal year 2010 Appropriations Bill to be considered by the Senate, and while we are making steady progress, we have much work ahead of us. Therefore, given that Members have had the last month to review the bill, if a Member has an amendment, I encourage them to come to the floor today and offer it. We have seven remaining bills ready for immediate consideration after this one. I therefore encourage my colleagues not to delay action on this bill.

MORNING BUSINESS

Mrs. MURRAY. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business with Senators allowed to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from West Virginia is recognized.

Mr. ROCKEFELLER. Mr. President, we are in morning business, are we not?

The PRESIDING OFFICER. We are in morning business.

Mr. ROCKEFELLER. I thank the Presiding Officer. I ask unanimous consent that the statement I am about to make about Senator Kennedy be placed in the RECORD along with the other statements that were made about him so that it can be a grouping.

The PRESIDING OFFICER. Without objection, it is so ordered.

(The remarks of Mr. ROCKEFELLER are printed in today's RECORD under

"Remembering Senator Edward M. Kennedy.")

Mr. ROCKEFELLER. I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

(The remarks of Mrs. SHAHEEN are printed in today's RECORD under "Remembering Senator Edward M. Kennedy.")

DEDICATION OF MEMORIAL TO FLIGHT 93

Mr. ISAKSON. Mr. President, the Senate this week, and the whole world—or at least the United States of America, and I wish the whole world—were remembering back to what happened on 9/11/2001 in the United States. Yesterday, most appropriately in this Capitol, just outside of the Rotunda, the Senate and the House jointly dedicated an outstanding memorial to those passengers on United Flight 93, where 33 passengers risked and lost their lives but turned what was the worst day in American history—in terms of the defeat—into the first victory of the war on terror.

On that plane were many Americans who at the last minute had changed their flights. They weren't originally scheduled to take that plane but changed it for various reasons. Maybe it was fate. Don't know what it was. But one of the individuals on that flight was Georgine Corrigan. Georgine Corrigan lived in Honolulu. Georgine Corrigan was really a world renowned antiques dealer. Georgine Corrigan was the sister of Robert Marisay. Robert Marisay lives in Woodstock, GA. Yesterday, for the first time in my life, I had the occasion to meet him as he traveled to Washington to see the unveiling of that remarkable marker now hanging in the Capitol.

In the few moments I had to share with him, he shared with me his love for his sister but also his profound pride in what those people on that plane had done that day. Many of us who are here today in the Capitol may not, in fact, have been here in this Capitol today had they not been able to take that plane down and take it away from the terrorists who had hijacked it.

So as we remember the tragedy of 9/11, as we recommit ourselves as Americans to never, ever having an incident like that happen again, it is important that we remember each and every individual who lost their life in the tragedies of 9/11, whether it was in New York City, at the Pentagon, or in Shanksville, PA. It was a tragic day in our country, a day that opened with great hope, with blue skies on a warm autumn day with a crisp autumn